

Dow Jones News/Retrieval®

**Accept our
Special
Introductory
Offer
for a valuable
edge in your
business, your
investments,
your personal
life.**



Time means money. Save both with instant online access to Dow Jones News/Retrieval.®

Transform the power of your computer into high-powered business and financial information with Dow Jones News/Retrieval—the nation's premier online resource for timely and targeted facts, news and insights. Our special offer saves you money *and* makes it very easy to subscribe. For a nominal service fee, you'll receive...

- Your own individual password
- One hour of introductory usage time*
- Comprehensive User's Guide
- Subscription to *Dowline*—the magazine of News/Retrieval
- 20% off Dow Jones Software when purchased direct from Dow Jones.

How to subscribe.

Take advantage of our special introductory offer to sample and explore the wealth of information for business and investing, as well as for education and entertainment, that is available on News/Retrieval. Just read the User Agreement in the back of this brochure, then dial our toll-free Customer Service Hotline:

1-800-257-5114

In New Jersey, Alaska and Canada

1-609-452-1511

Call anytime Monday-Friday between 8:00 a.m. and midnight E.T., or 9:00 a.m. - 6:00 p.m. E.T. on Saturday. Just give the Customer Service Representative your Dow Jones control number (located in the upper right corner of the User Agreement).

*Free time must be used within 30 days of receiving your password. Special fees associated with selected databases still apply.

At work or at home, News/Retrieval gives you information that often can't wait for tomorrow.

Dow Jones News/Retrieval is the sophisticated, versatile, reliable online resource that gives you news and information on command. It allows you to compress hours of research into minutes, so you can make the right decisions—responding quickly to opportunities in time to profit from them. News/Retrieval is easily accessible, in most cases via a local telephone call. And it's very easy to use. In just minutes, you can have information that will give you...

An edge in the office:

Track your prospects, competition and industry with up-to-the-minute business news, economic forecasts, financial data and other valuable information.

Make your client meetings and presentations sparkle with timely, pertinent facts and information from The Dow Jones News Service® and *The Wall Street Journal*.

Plan a business trip or vacation with the Official Airlines Guide on News/Retrieval. Use it to research your destination, locate the most direct and economical flights, check the weather, make airline reservations, even find a hotel. All without leaving your desk.

IBM AAPL TAN DJ GM						
STOCK	BID	ASKED	OPEN	HIGH	LOW	LAST
IBM	128 5/8	126 1/4	127 3/8	128 1/4	127 3/8	6273
AAPL	26	26	26 3/8	25 7/8	26 1/4	4859
TAN	25 1/8	25	25 3/8	25	25 1/4	1114
DJ	42 5/8	42 5/8	42 3/4	42 1/2	42 5/8	501
GM	78 3/4	78 1/2	79 5/8	78 1/2	79 3/8	4444

NEWS AVAILABLE FOR IBM 12:48a.m., GM 2:30p.m.

Sample of Enhanced Current Quotes

An edge in your investments:

Pinpoint trends and opportunities by checking earnings, key indices and economic forecasts and reports from major brokerage houses.

Monitor stock quotes, or track historical trends for companies or industries that interest you. Quickly and with confidence.

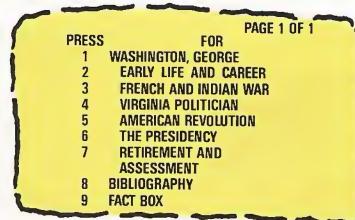
Get breaking news as quickly as 90 seconds after it appears on the newswires to see how business, government or world developments are affecting your investments.

An edge at home:

For current events, a report, homework or general reference, The Academic American Encyclopedia from Grolier's, together with the business and general news, is a powerful time-saving combination.

The medical and drug reference on News/Retrieval is a great way to find answers. It gives you instant information on more than 1,000 illnesses and their medical and surgical treatments. Plus, first aid tips, information about prescription drugs, and more.

Check it out before you go to the movies or before you rent one for your VCR. Cineman Movie Reviews will keep you up on all the latest releases, give you ratings, coming attractions as well as provide mini-reviews of thousands of movie classics.



Sample of Academic American Encyclopedia

Our ever-expanding menu of services.

The enclosed price schedule summarizes each of the valuable services available on News/Retrieval. Since we're always expanding and enhancing our offerings, however, be sure to check our free online Intro (//INTRO) and Master Menu (//MENU) services for the most up-to-the-minute look at all the information available.



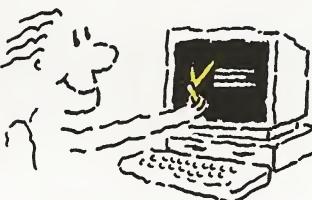
Behind each menu item is a complete listing of databases with their access codes.

The keys to success.

With incredible speed and accuracy, Dow Jones News/Retrieval gives you the information you need when you need it. So you can keep ahead of the competition, make better investments, plan a trip, shop at home, or enhance your life in a variety of other valuable and convenient ways.

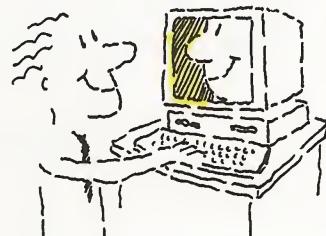
Get a jump on the day.

"With News/Retrieval, I've got a jump on the day before 8:00 a.m. Essential news, economic developments, what's happening in government. It's what I need to get ahead and stay there."



Analyze a prospect.

"Preparing for tomorrow's prospect presentation is no problem with News/Retrieval. First, I'll get a rundown on the company's products, subsidiaries and general financial outlook. Then I'll scan the latest news for even more background. It's fast, convenient and reliable."



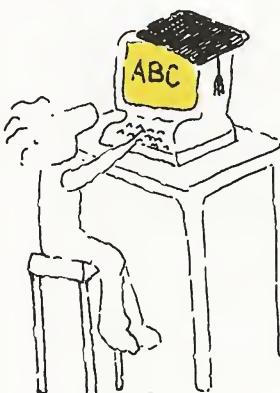
Check out a rumor.

"Frequently at night I'll check out a company, especially when I've heard rumors during the day. News/Retrieval lets me review the company's current holdings and its financial trading history. It sure helps me make better informed investment decisions."



Find a fact.

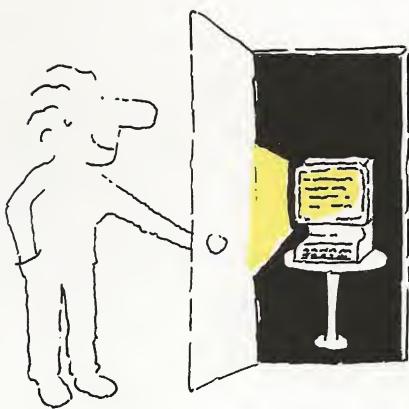
"Dad, now can I watch TV? My homework's done. I used the encyclopedia and the electronic Wall Street Journal on News/Retrieval to finish my school report."



Shop around.

"News/Retrieval gives a whole new meaning to shopping convenience. Comp-u-store OnLine saves me up to 50% off the regular prices. I can browse, compare products, make my purchases, even arrange delivery—right from home."





It's easy to access Dow Jones News/Retrieval.

After you receive your password and a special local access telephone number, you're ready to go online. The access number lets your terminal and modem connect to the News/Retrieval main computer in Princeton, New Jersey, in most cases without incurring long distance telephone charges.

To start using Dow Jones News/Retrieval, refer to the easy log-on instructions and handy reference information below (and on the next few pages).

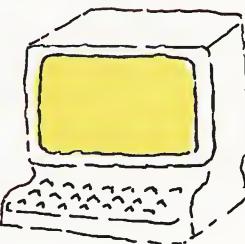
Log on instructions.

Using DowNet™ or Tymnet

- 1) Turn on your terminal.
- 2) Connect your modem according to the manufacturer's instructions.
- 3) Dial your DowNet or Tymnet number: _____
- 4) Terminal will respond: PLEASE TYPE YOUR TERMINAL IDENTIFIER. You type **A**.
- 5) Terminal will respond: PLEASE LOG IN. You type **DOW1;;** (second semi-colon will not be displayed).
- 6) Terminal will respond: WHAT SERVICE PLEASE? You type **DJNS** and press **RETURN**.
- 7) Terminal will respond: ENTER PASSWORD _____ You type your 10 character personal **password** and then press **RETURN**.

Using Telenet

- 1) Turn on your terminal.
- 2) Connect your modem according to the manufacturer's instructions.
- 3) Dial your Telenet number: _____
- 4) Press **RETURN** two times.
- 5) Terminal will respond: **TERMINAL=**. Press **RETURN**.
- 6) Terminal will respond: **@**. You type **C** then skip one **space**, then type **60942** and press **RETURN**.
- 7) Terminal will respond: **WHAT SERVICE PLEASE?** You type **DJNS** and press **RETURN**.
- 8) Terminal will respond: **ENTER PASSWORD** _____ You type your 10 character personal **password** and then press **RETURN**.



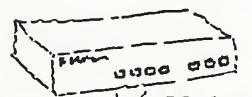
Computer



Disc

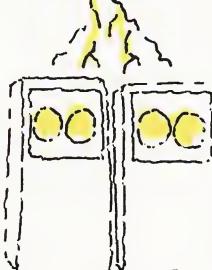
Using Uninet

- 1) Turn on your terminal.
- 2) Connect your modem according to the manufacturer's instructions.
- 3) Dial your Uninet number: _____
- 4) Terminal will respond: **L?** You press **RETURN**. Type a **period** (.) then press **RETURN** again.
- 5) Terminal will respond: **SERVICE**. You type **PROF3** and press **RETURN**.
- 6) Terminal will respond: **SERVICE**. You type **DOW** and press **RETURN**.
- 7) Terminal will respond: **WHAT SERVICE PLEASE?** You type **DJNS** and press **RETURN**.
- 8) Terminal will respond: **ENTER PASSWORD** _____ You type your 10 character personal **password** and then press **RETURN**.



Modem

Telecommunication Network



DJN/R Computer

Reference information.

When you first access Dow Jones News/Retrieval, you will see a brief message and the prompt to ENTER QUERY. Type two **slashes** (//) and the database **code** for any service available on News/Retrieval. For example:

TYPE FOR TIPS ABOUT THE DATABASE

//DJ Help
HELP

Provides instructions on how to access all the database services on News/Retrieval. For additional information about using any of the databases, type two **slashes** (//), the database **code**, a **space**, the word **HELP** and press **RETURN**.

//INTRO Introduction

Terminal will display a welcome screen with a menu of options. Type the **number** that corresponds with the option you want and press **RETURN**.

EXAMPLE: 1 (RETURN)

The following commands will assist you in navigating through the database:

(RETURN) To page forward
R (RETURN) To page backward
T (RETURN) To go to the top menu
M (RETURN) To go to the previous menu

//MENU Master Menu

Terminal will display a menu with six options. Type the **letter** that corresponds with the option you want and press **RETURN**.

EXAMPLE: A (RETURN)

JUST A FEW OF OUR POPULAR DATABASES.

TYPE FOR TIPS ABOUT THE DATABASE

//DJNEWS Dow JonesSM News

Terminal will read ENTER QUERY. For a list of headlines for a company, type **period** (.), the desired company **symbol**, a **space**, the numbers **01**, and press **RETURN**.

EXAMPLE: .IBM 01 (RETURN)

For a list of headlines for an industry category, type **period** (.), **I/** and the desired industry **symbol**, a **space**, the numbers **01**, and press **RETURN**.

EXAMPLE: .I/EDP 01 (RETURN)

For a list of headlines for a government category, type **period** (.), **G/** and the desired government **symbol**, a **space**, the numbers **01**, and press **RETURN**.

EXAMPLE: .G/SEC 01 (RETURN)

To view the next page of headlines, press **RETURN**. To view a specific page of headlines enter the **page number** and press **RETURN**.

EXAMPLE: 05 (RETURN)

Then, to read a particular story, type the two-letter **access code** in front of the headline you selected and press **RETURN**.

If you only want the most recent story, omit the 01 when typing your request.

EXAMPLE: .IBM (RETURN)

//NEWS News/Retrieval World ReportSM Terminal will display a menu of headlines for the top five stories at the time indicated by the clock on the screen. (Clock shows Eastern Time.) To retrieve a story, type the **number** appearing to the left of the headline and press **RETURN**.

EXAMPLE: 1 (RETURN)

Or, type **N** and press **RETURN** for more National News Headlines or type **F** and press **RETURN** for more Foreign News Headlines.

The following commands will assist you in navigating through the database:

(RETURN) To page forward
R (RETURN) To page backward
T (RETURN) To go to the top menu
M (RETURN) To go to the previous menu

//CQE Enhanced Current Quotes Terminal will read ENTER QUERY. For a composite quote on a common or preferred stock, type the desired **stock symbol** and press **RETURN**.

EXAMPLE: IBM (RETURN)

The news alert feature will let you know if there is news available on your request. For example, if you request a quote for IBM and a story on IBM was entered into //DJNEWS at 2:15 p.m. that trading day, you will see the following message displayed:

NEWS AVAILABLE FOR IBM 2:15 p.m.

To read that story, type a **period** (.) **IBM** and press **RETURN**.

EXAMPLE: .IBM (RETURN)

You may obtain quotes for up to five separate securities by entering a **space** between each request.

EXAMPLE: IBM ABC MGM RCA XRX (RETURN)

For a quote from just one exchange, type the **number** that corresponds to the exchange below, followed by the desired **stock symbol** and press **RETURN**.

1 for the New York Exchange 3 for the Pacific Exchange
2 for the American Exchange 4 for the Midwest Exchange

EXAMPLE: 1IBM (RETURN)

To obtain quotes for financial instruments other than stocks, use the **prefixes** below followed by the desired **issue's symbol** and press **RETURN**.

Prefix	For Quotes On
- (Hyphen)	Stock Options
+	Mutual Funds
/	Corporate and Foreign Bonds
#	U.S. Treasury Bonds and Notes

Examples:

-CLODD	(RETURN)
+FMAGX	(RETURN)
/BACHE	(RETURN)
#BATO	(RETURN)

TYPE	FOR	TIPS ABOUT THE DATABASE
//EARN	Corporate Earnings Estimator SM	Terminal will read PLEASE ENTER DESIRED STOCK SYMBOL AND PRESS RETURN. Type the desired stock symbol and press RETURN . EXAMPLE: ROK (RETURN)

TYPE	FOR	TIPS ABOUT THE DATABASE
//INVEST	Investext [®]	Terminal will display a welcome screen. For a menu with options for legal disclaimers, list of research providers and instructions, press RETURN .

To obtain a company report, type the desired company **stock symbol** and press **RETURN**. Terminal will respond with a menu of the reports available for that company. Type the **number** of the report you want and press **RETURN**. You may read the entire report of any section of the report by typing the **number** that corresponds to the section you want and press **RETURN**.

To obtain a report on any one of 50 industries, type **INDUSTRY**. Terminal will respond with a menu of the industries for which reports are available. Type the **number** that corresponds with industry you want and press **RETURN**.

The following commands will assist you in navigating through the database:

(RETURN) To page forward
/R (RETURN) To page backward
/T (RETURN) To go to the top menu
/M (RETURN) To go to the previous menu

TYPE	FOR	TIPS ABOUT THE DATABASE
//ENCYC	Academic American Encyclopedia [®]	Terminal will display a menu with two options. Type 1 and press RETURN to search by the partial title of a subject heading or type 2 and press RETURN to search by the complete title of a subject heading.

When searching by partial title, enter only as much of the title as you are sure of and press **RETURN**.

EXAMPLE: Enter **WASHINGTON, G (RETURN)**
or WASHINGTON, GEO (RETURN)

To find George Washington

When searching by complete title, enter the exact wording of the complete title and press **RETURN**.

EXAMPLE: Enter **WAR OF THE WORLDS, THE (RETURN)**

Not **THE WAR OF THE WORLDS**

The following commands will assist you in navigating through the database:

(RETURN) To page forward
R (RETURN) To page backward
T (RETURN) To go to the top menu
M (RETURN) To go to the previous menu
P# (RETURN) To go to a specific page - e.g. **P5 (RETURN)**
Q (RETURN) To enter a new query (This command is optional.)

TYPE	FOR	TIPS ABOUT THE DATABASE
//MOVIES	Cineman Movie Reviews	Terminal will display a menu of five options. Type the number that corresponds with the option you want and press RETURN . EXAMPLE: 1 (RETURN) The following commands will assist you in navigating through the database:

(RETURN)	To page forward
R (RETURN)	To page backward
T (RETURN)	To go to the top menu
M (RETURN)	To go to the previous menu
P# (RETURN)	To go to a specific page - e.g. P5 (RETURN)

TYPE	FOR	TIPS ABOUT THE DATABASE
//OAG	Official Airline Guide TM	Terminal will display a welcome screen with the following commands listed at the bottom:

/I for Information and Assistance for //OAG
/F for Fare Displays
/S for Schedule Displays
/M for //OAG Command (Main) Menu
/U for Making User Comments and Suggestions

Enter your command and press **RETURN**.
EXAMPLES: **/S (RETURN)** or **/F (RETURN)**

After entering **/S** for Schedule Displays or **/F** for Fare Displays, follow the prompts displayed on the terminal to enter your departure point, destination point, date and time of travel.

For additional information when viewing Schedule or Fare Display, use the following commands:

TYPE	To find
X and the line	# Expanded information about a specific flight
F and the line	# Fares for a specific flight
CX	Connecting flights for a city pair when you're viewing direct flights
RS	Schedules for return flights
L and the line	# Limitation or restrictions on a specific fare
S	The redisplay of schedules when you're viewing the fares for a flight

TYPE	FOR	TIPS ABOUT THE DATABASE
DISC	To Log Off	Disconnects your password from the service and provides connect time information. Please Note: After two minutes of inactive usage, you will be automatically disconnected from Dow Jones News/Retrieval.

Customer Service Hours of Operation:	
Monday - Friday, 8:00 a.m. - midnight E.T. or 9:00 a.m. - 6:00 p.m. E.T. on Saturday.	
Dow Jones News/Retrieval Operating Hours:	

CONTROL NO. B 66146

CALL DOW JONES TODAY
FOR YOUR PASSWORD

Toll-free 1(800) 257-5114

New Jersey, (609) 452-1511
Alaska or Canada

IMPORTANT:

**Before you use Dow Jones News/Retrieval®, read this
User Agreement carefully.**

By using Dow Jones News/Retrieval (hereafter referred to as "the Service"), you agree to be bound by the following terms and conditions. Subscribers must be at least 18 years old.

Charges for the Service and Payment

You will be charged for using the Service at the rates in effect at that time. If you access the Service, or if you permit others to do so, you acknowledge responsibility for all charges thus incurred. You agree to make payment to Dow Jones & Company, Inc., for all charges for the use of the Service within 15 days after the receipt of an invoice from Dow Jones, and you agree to pay all applicable sales and use taxes relating to your use of the Service. You understand that delinquency charges may be imposed on overdue accounts and that you shall be responsible for all reasonable legal and related fees if your account must be referred for collection. You will not be notified when any free time that you may be provided will terminate. You will also be billed for any time you access the Service beyond any allotted free time.

Ban on All Redistribution

All information provided through the Service is the sole property of Dow Jones or its licensors and is protected by copyright. Information received through the Service may be stored in memory, manipulated, analyzed, reformatted, printed, and displayed for your use only. You may not redistribute anywhere or to anyone any of the information or services you receive through the Service.

When we use the terms information and services, we are referring to any and all information and services received through the Service, no matter from what source they may originate.

Unauthorized Use

If you know or suspect that a person whom you have not authorized to use the Service is doing so and is making charges to your account, notify Dow Jones News/Retrieval Customer Service by telephone immediately and confirm the notice in writing.

Warranties

ALL WARRANTIES EXPRESSED OR IMPLIED INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OR MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE FOR ANY INFORMATION, SERVICES, OR PRODUCTS PROVIDED THROUGH THE SERVICE ARE HEREBY DISCLAIMED BY DOW JONES AND ITS AFFILIATES, AGENTS, AND LICENSORS. IN ADDITION, DOW JONES, ITS AFFILIATES, AGENTS, AND LICENSORS ALSO SHALL NOT BE LIABLE FOR ANY INCIDENTAL, CONSEQUENTIAL OR OTHER DAMAGES, LOSSES, OR CLAIMS IN ANY WAY CONNECTED WITH OR ARISING OUT OF ANY INFORMATION, SERVICES, OR PRODUCTS PROVIDED THROUGH THE SERVICE.

Transmission Problems and Errors

Neither Dow Jones, its affiliates, agents, or licensors shall be liable for any loss resulting from delays or interruptions due to electronic or mechanical equipment, to telephone or other interconnect problems, to defects or to storms, strikes, walkouts, or other causes over which they have not direct control, or to loss resulting from erroneous statements or to errors in fact or in transmission.

Securities Dealers

This Agreement does not apply to securities dealers, and you agree not to permit any securities dealer to access the Service through your equipment. A securities dealer is one who acts as a broker/dealer in the purchase or sale of negotiable financial instruments. Securities dealers desiring to subscribe to the Service must contact Dow Jones and enter into a separate agreement.

Tax Treatment

Program and usage costs for the Service will be tax deductible in many cases. Consult your tax advisor for further information.

Changes in Terms and Conditions

All charges for the use of the Service are subject to change without notice. We may change any other term or condition of this Agreement at any time, and we will notify you of any changes. Your use of the Service after a change shall indicate that you have agreed to be bound by it. We may discontinue the Service and/or its availability to you at any time without notice.

Miscellaneous

Neither this Agreement nor any other obligation hereunder is assignable by you. This Agreement shall be governed by, and construed according to, the laws of the State of New York.

IMPORTANT NOTE: For a list of all current services and prices, please see //INTRO, our free online newsletter.

Dow Jones News/Retrieval can be accessed with this product. Dow Jones™ Software may not work with certain modems. The following are trademarks and service marks of Dow Jones & Company, Inc.: Corporate Earnings Estimator™ Dow Jones™ Dow Jones News/Retrieval® Dow Jones™ Quotes Dow Jones News Service® Dow Jones™ Software Dowline™ News/Retrieval World Report™ The Wall Street Journal®

Academic American Encyclopedia® is a registered trademark of Grolier, Inc. Comp-u-store™ OnLine is a service mark of Comp-U-Card International, Inc. MCI Mail® is a registered service mark of MCI Communications Corporation. Official Airline Guide™ is a trademark of Official Airline Guides, Inc. Investext® is a registered trademark of Business Research Corporation.

Dow Jones News/Retrieval®

P.O. Box 300, Princeton, NJ 08543

Copyright © 1986 Dow Jones & Company, Inc. All Rights Reserved.

Price Schedule

Dow Jones News/Retrieval is available under three plans:

Standard Membership†

- Standard usage rates apply
- \$12.00 annual service fee

Free time must be used within 30 days of receipt of password. Special fees still apply to select databases and to the ALL command in QuickSearch.

Blue Chip Membership†

- Standard memberships required plus \$95 annual subscription fee
- 33 1/3% discount on non-prime usage
- No service fee

Executive Membership†

- \$50 monthly subscription fee per location
- 33 1/3% discount on prime and non-prime usage
- No service fee

† Blue Chip and Executive memberships guarantee 6 hours of free usage each year (1/2 hour each month) to be used in databases selected by Dow Jones.

Standard membership guarantees 3 hours of free usage each year (15 minutes each month) to be used in databases selected by Dow Jones. See //INTRO, our free online newsletter, at the beginning of each month for free-time offer.

Dow Jones & Company, Inc.
P.O. Box 300
Princeton, New Jersey 08543-0300
1-800-257-5114

In New Jersey, Canada, and Alaska, call 1-609-452-1511

Charges

Following are the per-minute charges for the use of Dow Jones

Prime Time
Standard/Blue C

Dow Jones News	\$1.20
Corporate Earnings Estimator	
* Disclosure Online	
Economic and Foreign Exchange Survey	
Insider Trading Monitor	
Investext	
Media General Financial Services	
Official Airline Guide	
* QuickSearch	
Standard & Poor's Online Text-Search Services	
Academic American Encyclopedia	
American Express Advance	
Cinemax Movie Reviews	
Comp-u-store OnLine	
Enhanced Current Quotes	
Futures Quotes	
Historical Dow Jones Averages	
Historical Quotes	
Japan Economic Daily	
Magill Book Reviews	
Master Menu	
Medical and Drug Reference	
News/Retrieval Sports Report	
News/Retrieval Symbols Directory	
News/Retrieval Weather Report	
News/Retrieval World Report	
Peterson's College Selection Service	
* Real-Time Quotes	
The Wall Street Journal Highlights Online	
* Tracking Service	
Wall Street Week	
Weekly Economic Update	
Words of Wall Street	
* Fidelity Investor's Express	\$.30
* Intro	Free
* MCI Mail (see Special Fees above right)	

The above charges are at 300 baud access. Multiply by 2.25 for 1200 baud access.

Notes:

1. Fees and usage costs may be tax deductible. Consult your tax advisor.
2. These terms and conditions do not apply to users who act as brokers or instruments.
3. Prime-time rates are applicable for the entire session if log-on.
4. These prices are effective as of the above date and are subject to change.
5. There is a one-minute minimum for each access of any billable service.

s News/Retrieval.

Rate/Min hip	Executive	Non-Prime Time Rate/Min Standard	Non-Prime Time Rate/Min Executive/Blue Chip
\$.80	\$.20		\$.13
\$.80	\$.80		\$.53
\$.60	\$.20		\$.13
\$.30 Free	\$.10 Free		\$.10 Free

*Special Fees

Disclosure Online carries an access fee of \$6.00 per company search in prime time and \$2.00 during non-prime time. (Three ownership files carry an additional access fee of \$6.00 each in prime time and \$2.00 each during non-prime time.) **Real-Time Quotes** requires a monthly exchange fee of \$18.50. This rate applies to non-professionals only. **Tracking Service** requires a monthly storage fee of \$5.00 per password. There is a flat fee of \$39.00 each time you use the ALL command for a complete **QuickSearch** company report. Regular per-minute charges do not apply to the ALL command. (Note: Free-time offers do not apply to QuickSearch ALL command.) Maintenance of a **Fidelity Investor's Express** account incurs a monthly account fee of \$8.00. Blue Chip and Executive discounts do not apply to usage in Fidelity Investor's Express. There are no News/Retrieval charges for accessing **INTRO** and **MCI Mail**. MCI charges an \$18.00 annual mailbox fee to all registered users. In addition to this fee, there will be an MCI charge for sending a letter depending on the type of delivery. See //INTRO for details.

Hours of Operation

Dow Jones News/Retrieval is available 22 hours per day, 7 days per week from 6 AM to 4 AM Eastern Time. The prime time and non-prime time hours are:

	Prime Time	Non-Prime Time
Eastern Time	6 am-6 pm	6:01 pm-4 am
Central Time	5 am-6 pm	6:01 pm-3 am
Mountain Time	4 am-6 pm	6:01 pm-2 am
Pacific Time	3 am-6 pm	6:01 pm-1 am
Alaska	2 am-6 pm	6:01 pm-12 am
Hawaii	12 am-6 pm	6:01 pm-10 pm

Weekends and Holidays** are billed at non-prime rates.

**Holidays are New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

times when accessing at 1200 or 2400 baud.

advisor for further information.

Broker/dealers in the purchase or sale of negotiable financial

is before 6:01 p.m. local time.

to change without notice. For changes see //INTRO our free

database.

Summary of Information Services

Business & Investor Services

//DEFINE

Words of Wall StreetSM

- Definitions of over 2,000 business and financial terms used by professional investors.

//DJNEWS

Dow Jones News

- From The Wall Street Journal, Barron's, and the Dow Jones News Service.
- Stories as recent as 90 seconds, as far back as 90 days.

//DSCLO

DisclosureSM Online

- 10-K extracts, company profiles and other detailed data on over 10,000 publicly held companies from reports filed with the SEC.

//EARN

Corporate Earnings EstimatorSM

- Timely earnings forecasts for more than 3,000 of the most widely followed companies compiled by Zacks Investment Research, Inc.

//INSIDER

Insider Trading Monitor

- Insider trading information on over 6,500 publicly held companies. Reports on trades made by nearly 60,000 individuals (corporate directors, officers or shareholders with more than 10% ownership).

//INVEST

Investext

- Provides full texts of more than 13,000 research reports from top brokers, investment bankers and other analysts.
- Includes more than 3,000 U.S. and Canadian companies and 50 industries.
- Historical, current and forecasted marketing and financial information.

//KYODO

Japan Economic Daily

- Same-day coverage of major business, financial and political news from Japan's Kyodo News International, Inc.

//MG

Media General Financial Services

- Detailed corporate financial information on 4,300 companies and 170 industries.
- Major categories include; revenue, earnings, dividends, volume, ratio, shareholdings, and price changes.
- Compare 2 different companies or company versus industry data on the same screen.

//MMS

Economic and Foreign Exchange SurveySM

- Weekly survey of U.S. money market and foreign exchange trends.
- Median forecasts of monetary and economic indicators.

//QUICK

QuickSearch

- Corporate report drawing information from multiple News/Retrieval sources, searchable with one command.

//SP

Standard & Poor's Online

- Concise profiles of 4,600 companies containing earnings, dividend and market figures for the current year and the past four years.
- Corporate overviews plus S&P earnings estimates for most major companies.

//TEXT

Text-Search ServicesSM

- The Wall Street Journal: Full Text Version. All articles that appeared or were scheduled to appear in The Wall Street Journal since January 1984.
- Dow Jones News. News Service articles and selected stories from Barron's and The Wall Street Journal since June 1979.
- The Washington Post: Full Text Version. Articles that appeared in The Washington Post since January 1984.
- The Business Library. Selected articles from Forbes Magazine, Inc., Financial World and the full text of the PR newswire since January 1985.

//TRACK

Tracking ServiceSM

- Create and track up to 5 profiles containing as many as 25 companies each.
- Track current quotes (minimum 15-minute delay) and the latest news stories and headlines automatically on the companies in your profiles.

//UPDATE

Weekly Economic UpdateSM

- A review of the week's top economic events and a glimpse of the month ahead.

//WSJ

The Wall Street JournalSM Highlights Online

- Headlines and summaries of major stories, front page news items, front and back page features, market pages, editorial columns, and commentary.
- Available as early as 6 a.m. day of publication (Eastern Time).

//WSW

Wall Street Week

- Four most recent transcripts of the popular PBS television program Wall Street Week.

Quotes and Market Averages

//CQE Enhanced Current Quotes
(Minimum 15-minute delay during market hours)

- Common and preferred stocks and bonds.
- Mutual funds, U.S. Treasury Issues and Options.
- News alert.

Note: News alert available on stocks trading on the New York and American stock exchanges and for those listed by NASDAQ.

//DJA Historical Dow Jones AveragesSM

- Daily high, low, close and volume available for the last trading year for industrials, transportation, utilities, and 65 stock composites.

//FUTURES Futures Quotes

- Current Quotes (10-30 minute delay) for more than 80 contracts from the major North American Exchanges updated continuously during market hours.
- Daily open, high, low, last and settlement prices.
- Daily volume and open interest, lifetime high and low.

//HQ Historical Quotes

- Daily volume, high, low and close for stock quotes and composites.
- Monthly stock quote summaries back to 1979; quarterly summaries back to 1978.

//RTQ Real-Time Quotes

- Stock prices with no delay from the major exchanges, including composites.
- NASD National Market System prices.
- News alert.

Note: News alert available on stocks trading on the New York and American stock exchanges and for those listed by NASDAQ.

Brokerage

//FIDELITY Fidelity Investor's Express

- Place trades online for listed securities.
- Organize your portfolios and monitor your investments with a Fidelity Investor's Express account.

General Services

//AXP American Express Advance

- Statement information for American Express cardholders.
- American Express travel and shopping services.

//BOOKS Magill Book Reviews

- Reviews of many recent fiction and non-fiction works with new titles added weekly.

//ENCYC Academic American Encyclopedia

- Contains more than 32,000 carefully researched and concisely written articles.
- Updated quarterly.

//MCI

MCI Mail

- Mail service for sending printed and electronic communications next door or world-wide.

//MEDX

Medical and Drug Reference

- Profiles symptoms, causes and treatment of more than 1,000 ailments.
- Guide to prescription drugs covering their side effects and interactions with other drugs, food and alcohol.

//MOVIES

Cineman Movie Reviews

- Entertaining reviews of the latest releases as well as thousands of movies dating back to 1926.

//NEWS

News/Retrieval World ReportSM

- Continuously updated foreign and national news from the Associated Press.

//OAG

Official Airline Guide

- Schedules, fares, reservations and ticketing for 700 airlines world-wide.
- Hotel and motel information.

//SCHOOL

Peterson's College Selection Service

- More than 3,000 two and four year colleges and universities.
- Search by size, entrance difficulty, location, cost, financial aid, majors and admissions requirements.

//SPORTS

News/Retrieval Sports ReportSM

- Continuously updated stories, scores, stats, standings and schedules for most major sports.

//STORE

Comp-u-store OnLine

- An electronic shopping service of more than 60,000 discounted brand-named products ranging from appliances and sporting goods to gourmet foods.

//WTHR

News/Retrieval Weather ReportSM

- Three-day Accu-Weather forecasts for more than 80 major U.S. and foreign cities.

Using News/Retrieval

//INTRO

Intro

- Free online newsletter of News/Retrieval.
- New database announcements and other information of interest to subscribers.

//MENU

Master Menu

- A complete listing of the information contained in the service, along with detailed information on how to access each database.

//SYMBOL

News/Retrieval Symbols DirectorySM

- A comprehensive online listing of the symbols and codes used to access News/Retrieval services.